

# RETAIL INSTALLMENT SALE CONTRACT - SIMPLE FINANCE CHARGE (WITH ARBITRATION PROVISION)

Buyer Name and Address (Including County and Zip Code) DANIELLE HURT 1830 CHARLESTON ESTATES DR FLORISSANT MO 63031	Co-Buyer Name and Address (Including County and Zip Code) BRENNEN HURT 1830 CHARLESTON ESTATES DR FLORISSANT MO 63031	Seller-Creditor (Name and Address) BOMMARITO HONDA 330 BROOKES DRIVE HAZELWOOD MO 63042
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Odometer	Vehicle Identification Number	Primary Use For Which Purchased Personal, family, or household unless otherwise indicated below
Used	2016	HONDA ODYSSEY	71497	5FNRL5H33GB031145	<input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/> N/A

## FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of
20.24 %	\$ 15635.64	\$ 20895.00	\$ 36530.64	\$ 1800.00 is \$ 38330.64

## Your Payment Schedule Will Be:

(e) means an estimate

Number of Payments	Amount of Payments	When Payments Are Due
72	\$ 507.37	MONTHLY beginning 04/22/2023
N/A	\$ N/A	N/A

**Late Charge.** If a payment is not received in full within 15 days after it is due, you will pay a late charge of 5% of the part of the payment that is late. If the payment due is \$25 or less, the maximum late charge will be \$5. Otherwise, the maximum charge will be \$25 and the minimum charge will be \$10.

**Prepayment.** If you pay early, you will not have to pay a penalty.

**Security Interest.** You are giving a security interest in the vehicle being purchased.

**Additional Information:** See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

## ITEMIZATION OF AMOUNT FINANCED

- Cash Sale Price**  
 Vehicle Cash Sale Price (including \$ N/A sales tax) \$ 18990.00  
 Administrative Fee \$ 199.00  
**AN ADMINISTRATIVE FEE IS NOT AN OFFICIAL FEE AND IS NOT REQUIRED BY LAW BUT MAY BE CHARGED BY A DEALER. THIS ADMINISTRATIVE FEE MAY RESULT IN A PROFIT TO DEALER. NO PORTION OF THIS ADMINISTRATIVE FEE IS FOR THE DRAFTING, PREPARATION, OR COMPLETION OF DOCUMENTS OR THE PROVIDING OF LEGAL ADVICE. THIS NOTICE IS REQUIRED BY LAW.**  
 Other N/A \$ N/A  
 Other N/A \$ N/A  
 Other N/A \$ N/A  
 Total Cash Sale Price \$ 19189.00 (1)
- Total Downpayment =**  
 Trade-in N/A (Year) (Make) (Model)  
 Gross Trade-In Allowance \$ N/A  
 Less Pay Off Made By Seller to N/A \$ N/A  
 Equals Net Trade In \$ N/A  
 + Cash \$ 1800.00  
 + Other N/A \$ N/A  
 + Other N/A \$ N/A  
 + Other N/A \$ N/A  
 (If total downpayment is negative, enter "0" and see 4H below) \$ 1800.00 (2)
- Unpaid Balance of Cash Sale Price (1 minus 2)** \$ 17389.00 (3)
- Other Charges Including Amounts Paid to Others on Your Behalf**  
 (Seller may keep part of these amounts):  
 Credit Insurance

**Insurance.** You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is acceptable to us. You may also provide the physical damage insurance through an existing policy owned or controlled by you that is acceptable to us. You are not required to buy any other insurance to obtain credit. If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

## Check the insurance you want and sign below: Optional Credit Insurance

☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both  
☐ Credit Disability: ☐ Buyer ☐ Co-Buyer ☐ Both

Premium:

Credit Life \$ N/A

Credit Disability \$ N/A

Insurance Company Name N/A

Home Office Address N/A

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

## Other Optional Insurance

☐ N/A Type of Insurance N/A Term

Premium \$ N/A

Insurance Company Name N/A

N/A

Home Office Address N/A

N/A

☐ N/A Type of Insurance N/A Term

Premium \$ N/A

Insurance Company Name N/A

N/A

Home Office Address N/A

N/A

Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.

I want the insurance checked above.

X N/A Buyer Signature N/A Date



